

# Understanding Your Health



2016

# Objectives of Understanding Your Health



After today's presentation, you will:

- Have a basic understanding of what is driving healthcare costs and how wellness and preventive care can make a difference
- Be aware of the wellness programs available to you and your family
- Know what tools and resources are available to help you manage your health and out of pocket costs

# Your Health Benefit Program



The State of New Hampshire's Health Benefit Program consists of three major health benefits:

- Medical Insurance,
- Pharmacy or Prescription Drug Coverage, and
- Dental Insurance

All three of these plans are self-funded, which means State agencies and employees pay premiums for services State employees, retirees and their covered family members use.

The State hires companies like Anthem, Express Scripts and Northeast Delta Dental to administer collectively bargained health benefits, contract with providers, and submit a bill to the State for payment.

# The State Health Benefit Program Covered Population



Health Benefit Plan (Medical, Dental, Pharmacy)	CY 2014
Total Covered <sup>1</sup> Population	28,669

Average Employee Age: 47

With a covered population this size, costs add up quickly...

Total Health Benefit Costs <sup>2</sup>	\$ 251,147,000
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<sup>1</sup> State of NH 2014 Annual Health Benefit Review

<sup>2</sup> DAS Annual Financial Report Internal Service Fund FY 2014

# Cost of Health Plan Coverage



## The Annual Cost of Coverage\* Per Active Employee Electing Health Benefits

Coverage	HMO Coverage	POS Coverage
Employee Only	\$7,859.52	\$8,961.00
Employee +1	\$15,718.08	\$17,921.64
Family	\$25,149.00	\$28,674.96

Depending upon the coverage you choose, your agency must set aside funds to cover health benefit costs listed above.

The amount that you pay in premiums is also added to the equation.

Premiums are the dollars withdrawn directly from your paycheck to purchase benefits regardless of how much healthcare services you use.

\*Cost of coverage includes medical, pharmacy, and dental costs. HMO and POS costs vary.

# Understanding Your Out-of-Pocket Medical Plan Expenses



- Your medical plan requires that you pay for some medical expenses.
  - Deductibles
  - Co-pays
  - Co-insurance (POS Plan only)
- It is important that you know when and how much you are required to pay by familiarizing yourself with your benefits.
- It is equally as important to know how to minimize the amount of money you have to pay.

Visit [www.admin.state.nh.us/hr/benefits.html](http://www.admin.state.nh.us/hr/benefits.html) for more information about benefits as well as a series of Employee Benefit Education Videos. For additional questions, contact a Health Benefit Plan Administrator (Anthem, Express Scripts, Delta Dental, etc.) or your Agency's Benefits Representative



# Health Care Costs Revealed



The actual cost of healthcare is higher than what you pay....

Average hospital stay cost.....	\$15,611
Average emergency room visit cost.....	\$ 1,240
Average physician visit cost.....	\$ 105
Average monthly prescription drug cost...	\$ 116

## ***Helpful Definitions:***

**Copayments:** Copayments (or co-pays) are the amounts you pay out of your pocket every time you seek certain services as outlined in your plan summary. An example is the \$15 co-pay you pay when you go to the doctor for a sore throat. The average cost for that visit is \$105. The State pays \$90 and you pay \$15.

**Deductibles:** The amount you pay first before your insurance starts paying for certain services. An example is the deductible you pay after an inpatient hospital stay. The average cost for that visit is \$15,611. The State pays \$15,111 and you pay \$500.

**Co-insurance:** If you chose the POS Plan and go out of network, you are responsible to share in the cost of certain services. You pay 20% in co-insurance after deductibles are met. The State pays the remaining 80% of the claim.

# Contributing Factors to Health Care Cost



## ***Medical Technology***

- Advancements in diagnosis and treatment
- Research and development

## ***Rise in Chronic Diseases***

- Asthma, arthritis, heart disease, cancer, diabetes, high blood pressure, high cholesterol, depression, memory disorders
- Sedentary lifestyle, poor nutrition, tobacco use
- Prescription drug use to treat chronic diseases and other conditions

## ***Administration and Delivery of Care***

- Variability in the cost of medical services among providers
- Duplication of service (imaging, lab work, etc.)
- Disparities in treatment
- Utilization of emergency care for non-life threatening conditions



# Preventive Care Can Save Your Life



- Make sure you take the time to take care of yourself!!
- Schedule your annual physical exams and preventive screenings
- Preventive services are covered at 100%
- Vaccinations save lives
- Don't fear what you may find out, fear what you don't know!
- Take your medications as prescribed to manage conditions and prevent complications

## N.H. Prevention Guidelines

Effective April 1, 2012–March 31, 2014



Foundation for  
Healthy Communities

Developed by the major Health Plans of NH and the Department of Health and Human Services

ROUTINE PHYSICALS	RECOMMENDED SCHEDULE
AGES 0–30 MONTHS	Birth, 1–2 weeks*, 1, 2, 4, 6, 9, 12, 15, 18, 24, 30 months
AGES 3–21 YEARS	Annually
AGES 22–39 YEARS	Every 3–5 years
AGES 40–49 YEARS	Every 2 years
AGES 50+ YEARS	Annually

\*Virtually newborn has received all newborn metabolic screening required by state, especially if birth did not occur in hospital or in NH.

# \$0 CO-PAY!

## Medical AND Dental

## Prevention is Best

## Early Detection is Next!

# Get Money Back with Vitals SmartShopper



- Before you seek medical services, check to see if any of those services you need are eligible for the Vitals SmartShopper Program.
- The Vitals SmartShopper Program researches the cost and quality of different providers in your area and pays you cash back if you choose one of the more cost effective options.
- There are a few rules you have to follow to be eligible for Vitals incentives:
  - Shop early! Your inquiry will be saved for up to one-year prior to your service
  - You must shop EACH TIME you need a procedure or service.
    - For example, if you have lab work every 3 months, you must shop before each appointment to earn the cash back incentive

**vitals**smartshopper™

# Let Vitals SmartShopper Put Cash In Your Wallet



- There are over 40 different services that offer a cash back reward if you go to the Vitals referred location and list is always growing
- A few examples of procedures that offer cash back
  - Preventative screenings (Colonoscopy, Mammogram)
  - Imaging (CT Scan, MRI, Ultrasound)
  - Outpatient surgery (laparoscopy, arthroscopy, tonsillectomy)
  - Inpatient surgery
  - Lab services
  - Physical therapy
- Incentives range from \$25-\$500\*.
- No limit to incentives you can earn!
- It is possible that you can receive services at an Anthem Site of Service location with \$0 money out of your pocket that is also a Vitals recommended provider

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\* Your incentives are taxable. If you exceed \$599, Vitals will mail you a 1099 form.

# Start Your Vitals SmartShopper Experience Today!



- All active employees and their dependents who are currently enrolled in the medical plan are eligible to receive the cash back incentive
- There are two ways to shop:
  - Online:
    - Website: [www.vitalssmartshopper.com](http://www.vitalssmartshopper.com)
    - Available 24/7
    - Log in with your Anthem ID number
  - By Phone:
    - Call: 800.824.9127
    - Monday-Friday, 8:30am-5:00pm
    - Health Cost Advisers are available to help you
- You can expect your check within 45-60 days after a procedure
  - Procedure must match what was shopped for
  - Claim must be paid by Anthem, then Vitals sends you the check

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# Oral Care Can Help Keep You Healthy As Well



- Your oral hygienist and dentist can tell a lot about your health and well-being at your cleanings and checkups
- Make sure you understand how your benefits work so you can get the most out of your plan. (See your dental benefit summaries for more information.)

## Introducing a NEW wellness program called Health through Oral Wellness from Northeast Delta Dental!

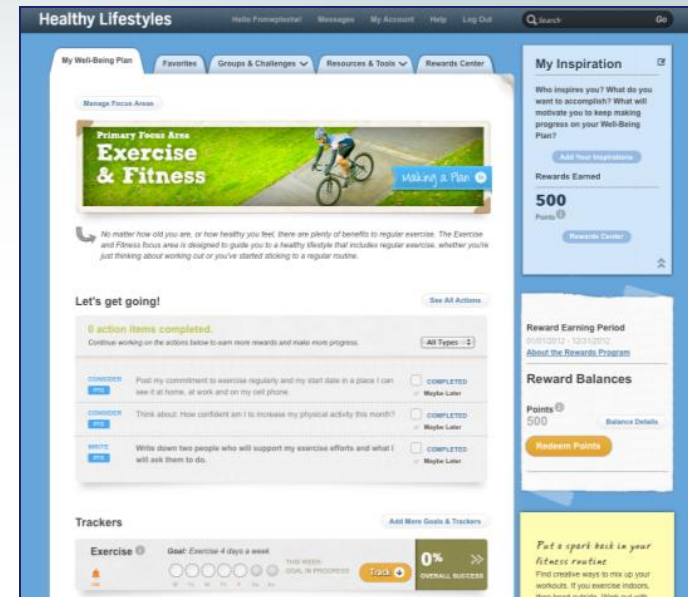
- A unique, patient-centered program focusing on oral wellness that features:
  - A free oral health risk assessment (not the same as the Anthem HAT)
  - Customized oral health tips
  - Special offers
  - Access to the Health through Oral Wellness Coach at [smilecoach@nedelta.com](mailto:smilecoach@nedelta.com) for questions about your oral health

Visit [www.healththroughoralwellness.com](http://www.healththroughoralwellness.com) to get started!

# Stay in Charge of your Wellness with Healthy Lifestyles



- Take your Health Assessment Tool (HAT) called the Well-Being Assessment and receive a \$200 Health Reimbursement Arrangement with ASIFlex
- Create a well-being plan based on the results of your HAT
- Connect with people using social media, groups, challenges, and common areas of interest
- **NEW!!** In 2016, earn 5,000 Healthy Lifestyles points for a \$100 Health Reward



*\*Contact Anthem Customer Service at 1-800-933-8415 for questions about Healthy Lifestyles and Program Technical Assistance*

*\*Contact ASIFlex at 1-800-659-3035 for questions about the \$200 Health Reimbursement Arrangement you receive for taking the HAT*



# 2016 Employee Health Rewards Program



- Program runs on a **calendar year basis** beginning on January 1, 2016
- Employees **must** complete the HAT also know as the Well-Being Assessment to be eligible for Health Rewards
- Employees can complete up to three out of six available activities and trade up to 300 points/\$300 dollars in a calendar year
- For every 100 Health Reward points earned, employee can trade for \$100 gift card (Visa Reward Debit Card or Merchandise gift card) in their Health Rewards Program
- Health Reward points must be traded in for cards by 12/31/16.
- Employee can track activities, and points can be redeemed for gift cards at [www.anthem.com](http://www.anthem.com)

# 2016 Health Rewards Program Activities



1. Know Your Numbers Health Screening
2. Healthy Lifestyles Program **(NEW)**
  - Earn 5,000 Healthy Lifestyle points by completing online health activities
3. Employee Health Education Program
4. Claims-Based Preventive Care Screening
  - Complete any of the following preventive care screenings with your health provider
    - ☐ Adult Wellness Exam
    - ☐ Well Woman Exam
    - ☐ Mammogram Screening
    - ☐ Colorectal Cancer Screening
5. Flu Vaccination
6. Anthem ConditionCare Program **(NEW)**
  - For employees diagnosed with diabetes (Type 1 or 2), Chronic Obstructive Pulmonary Disorder, Heart Failure, Asthma, or Coronary Artery Disease

\*For more information about each activity, visit

[http://das.nh.gov/wellness/wellness\\_rewardprogram.html](http://das.nh.gov/wellness/wellness_rewardprogram.html)

or call Anthem Customer Service at 1-800-933-8415

# Anthem Offers Members Access to Free Lifestyle Management Programs



- As plan participants, you and your family have access to Anthem health and wellness resources
- Register and log-in at [www.anthem.com](http://www.anthem.com) or call Member Services at 1-800-933-8415 to learn more about these programs.



## Care Management

- 24/7 NurseLine : 1 (800) 544-1901
- Future Moms: 1 (866) 347-8360
- ConditionCare: 1 (866) 596-9812
- ComplexCare: 1 (800) 933-8415
- Comprehensive Medical Management

## Online Tools and Resources

- [www.anthem.com](http://www.anthem.com)
  - Healthy Lifestyles Program
  - Health Record
  - Condition Centers
  - Wellness Toolkits
  - Health Rewards
  - Video Tutorials

Visit <http://wellnesscalendar.anthem.com/NH/> for brief videos about the 24/7 NurseLine, ConditionCare, and Future Moms Program

# Health Reimbursement Programs and Savings Opportunities



- If you have the HMO plan, you can save on annual gym/fitness facility fees (\$450 reimbursement) or health equipment purchases (\$200 reimbursement )
- HMO & POS plan members are eligible for the annual \$150 Community Health Education Reimbursement Program (CHERP)
- With Anthem SpecialOffers, you can access over 50 discounts on products and services that help promote better health and well-being. To find the discounts that are available to you, log into [www.anthem.com](http://www.anthem.com) and select **Discounts**



**For more information call Anthem at 1-800-933-8415 or visit <http://admin.state.nh.us/hr/formsH&D.html>**

# Participate in Worksite Wellness Programming



Worksite Wellness Programs Improve Health and Wellness!  
Get Involved!

- 5210 Healthy NH
- Tobacco Cessation
- Safety and Health Trainings
- Wellness Challenges
  - Governor's 90 Day Challenge
  - Stairway to the Mountains
- Health Fairs/On-site Classes
- Health Promotion Campaigns
- Know Your Numbers Screenings
- Flu Shot Clinics
- Healthy Vending and Drink Options
- AND MORE!



# Summary: It Is Up To US!



- You have the power to make choices to help control your health care costs and prevent chronic illness
- You have many benefits and resources available to you for making healthy decisions that can save you both time and money
- You can make a difference in healthcare spending by leading a healthy lifestyle and being a wise health care consumer